

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISCELLANEOUS TYPE VEHICLE ENDORSEMENT – VIRGINIA**SCHEDULE**

1. Description And Type Of Vehicle:			
2. Description And Type Of Vehicle:			
3. Description And Type Of Vehicle:			
Coverage is provided where a premium and a limit of liability are shown for the coverage.			
Vehicle	Coverages	Limit Of Liability	Premium
	Liability		
1.	Bodily Injury	\$ \$	Each Person Each Accident
	Property Damage	\$	Each Accident
2.	Bodily Injury	\$ \$	Each Person Each Accident
	Property Damage	\$	Each Accident
3.	Bodily Injury	\$	Each Person Each Accident
	Property Damage	\$	Each Accident
	Medical Expense Benefits		
1.		\$	Each Person
2.		\$	Each Person
3.		\$	Each Person
	Income Loss Benefits		
1.		\$	Each Person
2.		\$	Each Person
3.		\$	Each Person
	Uninsured Motorists		
1.	Bodily Injury	\$ \$	Each Person Each Accident
	Property Damage	\$	Each Accident
2.	Bodily Injury	\$ \$	Each Person Each Accident
	Property Damage	\$	Each Accident
3.	Bodily Injury	\$ \$	Each Person Each Accident
	Property Damage	\$	Each Accident
	Collision		
1.		\$ Less \$	Deductible
2.		\$ Less \$	Deductible
3.		\$ Less \$	Deductible
	Other Than Collision		
1.		\$ Less \$	Deductible
2.		\$ Less \$	Deductible
3.		\$ Less \$	Deductible
Total Premium			\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.			

NOTICE

For the Collision and Other Than Collision Coverages, the amount shown in the Schedule or in the Declarations is not necessarily the amount you will receive at the time of loss or damage for the described property. PLEASE refer to the Limit Of Liability Provision below.

With respect to the “miscellaneous type vehicles” and coverages described in the Schedule or in the Declarations, the provisions of the Policy apply unless modified by this endorsement.

I. Definitions

- A.** For the purpose of the coverage provided by this endorsement “miscellaneous type vehicle” means a motor home, motorcycle or other similar type vehicle, all-terrain vehicle, farm tractor, dune buggy or golf cart.
- B.** The definition of “your covered auto” is replaced by the following:
 - 1. “Your covered auto” means:
 - 2. Any “miscellaneous type vehicle” shown in the Schedule or in the Declarations.
 - 3. A “newly acquired auto”.
 - 4. Any “trailer”.
 - 5. Any “miscellaneous type vehicle” or auto you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

This provision **(4.)** does not apply to Coverage For Damage To Your Auto.

- C.** Paragraph **1.** of the definition of “Newly acquired auto” is replaced by the following:
 - 1. “Newly acquired auto” means any of the following types of vehicles you become the owner of during the policy period:
 - a. A private passenger auto;
 - b. A pickup or van, for which no other policy provides coverage, that is not used for business or commercial purposes, other than farming or ranching; or
 - c. Any “miscellaneous type vehicle” of the same type shown in the Schedule or in the Declarations.
- D.** The following definition is added:

“Fungi” means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents, or by-products produced or released by fungi.

II. Part A – Liability Coverage

- A.** The definition of “insured” is replaced by the following:

“Insured” means:

 - 1. You or any “family member” for the ownership, maintenance or use of “your covered auto”.
 - 2. Any person using or responsible for the use of “your covered auto”.
 - 3. For “your covered auto”, any person or organization but only with respect to legal responsibility for acts or omissions of a person for whom coverage is afforded under this Part.
- B.** Exclusion **B.1.** is replaced by the following:

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We do not provide Liability Coverage for the ownership, maintenance or use of any vehicle which:

- a. Has fewer than four wheels; or
- b. Is designed mainly for use off public roads.

This exclusion **(B.1.)** does not apply:

- a. While such vehicle is being used by an “insured” in a medical emergency; or
- b. To any “trailer”;
- c. To any non-owned golf cart; or
- d. To a vehicle insured for Liability Coverage under this endorsement.

III. Part D – Coverage For Damage To Your Auto

A. The following is added to the Insuring Agreement:

We will pay for direct and accidental loss to facilities or equipment designed to be used with a “your covered auto” shown in the Schedule or in the Declarations which is a motor home, while such facilities or equipment is in or attached to the motor home. Facilities or equipment include but are not limited to:

- 1. Cooking, dining, plumbing, or refrigeration facilities;
- 2. Awnings or cabanas; or
- 3. Any other facilities or equipment designed to be used with a motor home.

B. The following is added to the definition of “non-owned auto”:

- 3. Any motor home, motorcycle or other similar type vehicle, all-terrain vehicle, farm tractor, dune buggy or golf cart you do not own while used as a temporary substitute for “your covered auto” which is out of its normal use because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. Loss; or
 - e. Destruction.

C. The **Exclusions** Section is amended as follows:

- 1. Exclusion 7. does not apply to:
 - a. Any “miscellaneous type vehicle”, shown in the Schedule or in the Declarations, which is a motor home; and
 - b. Facilities or equipment designed to be used with the described motor home while in or attached to the motor home.
 - c. Any motor home you do not own while used as a temporary substitute for “your covered auto” which is out of its normal use because of its:
 - (1) Breakdown;
 - (2) Repair;
 - (3) Servicing;
 - (4) Loss; or
 - (5) Destruction.
- 2. The following exclusions are added:
 - a. We will not pay for loss to:
 - (1) Clothing or luggage;

- (2) Business or office equipment; or
 - (3) Articles which are sales samples or used in exhibitions.
 - b. This coverage does not apply to furnishings or equipment that are excluded from coverage under Exclusions 4., 5., 9., or 10. of Part D.
 - c. We will not pay for loss due to “fungi”, wet or dry rot, or bacteria, meaning the presence, growth, proliferation, spread or any activity of “fungi”, wet or dry rot, or bacteria.
- D. With respect to the coverage(s) shown as applicable to a vehicle described in the Schedule or in the Declarations, the **Limit Of Liability** Provision is replaced by the following:

Limit Of Liability

- A. We will pay the limit shown in the Declarations or Schedule for each scheduled vehicle, which is the Guaranteed Value® of “your covered auto”, in case of a total loss or “constructive total loss”.
 “Constructive total loss” means a loss where the cost to repair damage to “your covered auto” will exceed the Guaranteed Value® of the vehicle when fully repaired.
- B. For all other loss or damage to “your covered auto”, we will pay the amount necessary to repair or replace the property, whichever is less, provided you actually repair or replace the property, with similar kind and quality, without regard to depreciation or betterment, but we will not pay more than the Guaranteed Value® per vehicle shown in the Declarations or Schedule. Should you decide not to repair or replace the property, we will pay the equivalent in money for what the repair or replaced property would be.

However, the most we will pay for loss to:

- 1. Any “non-owned auto” which is a trailer is \$1,500.
- 2. Electronic equipment that reproduces, receives or transmits audio, visual or data signals, which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment, is \$1,000
- 3. “Custom equipment” in or upon “your covered auto” or any “non-owned auto” is \$1,500.